

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lori Ann Neeb
Debtor

Case No. 24-01501-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 18, 2024

User: AutoDocke
Form ID: 309A

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2024:

Recip ID	Recipient Name and Address
db	+ Lori Ann Neeb, 2 Ridgewood Drive, Bloomsburg, PA 17815-7818
tr	+ Jill E. Durkin, Durkin Law, LLC, 401 Marshbrook Road, Factoryville, PA 18419-9533
5624709	+ Berwick Hospital, 701 East 16th St., Berwick, PA 18603-2397
5624710	+ Berwick Hospital Center, 701 East 16th St., Berwick, PA 18603-2397
5624720	+ Geisinger, PO Box 983154, Boston, MA 02298-3154
5624726	+ NASA Federal Credit Union, 4705 Queensbury Road, Riverdale, MD 20737-1920
5624731	#+ Scott & Associates, P.C., 6 Kacey Ct., Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: brett@freeman.law	Jun 18 2024 18:40:00	Brett Freeman, Freeman Law, 606 Hamlin Highway, Suite 2, Lake Ariel, PA 18436
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Jun 18 2024 18:40:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5624711	+ EDI: CAPITALONE.COM	Jun 18 2024 22:41:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5624712	+ Email/Text: rnewhart@columbiapi.org	Jun 18 2024 18:41:33	Columbia County Tax Claim Bureau, PO Box 380, 11 West Main St., Almedia, PA 17815-1702
5624714	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank, 3075 Loyalty Circle, PO Box 182789, Columbus, OH 43218-2789
5624713	+ EDI: WFNNB.COM	Jun 18 2024 22:41:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5624715	+ EDI: PHINGENESIS	Jun 18 2024 22:41:00	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
5624716	EDI: DISCOVER	Jun 18 2024 22:41:00	Discover Bank, PO Box 15316, Att: CMS/Prod Develop, Wilmington, DE 19850
5624717	+ Email/Text: data_processing@fin-rec.com	Jun 18 2024 18:40:00	Financial Recovery Services, Inc., PO Box 21405, Saint Paul, MN 55121-0405
5624718	+ EDI: BLUESTEM	Jun 18 2024 22:41:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5624719	+ EDI: AMINFOFP.COM	Jun 18 2024 22:41:00	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
5624721	EDI: JEFFERSONCAP.COM	Jun 18 2024 22:41:00	Jefferson Capital Systems, 16 McLeland Road,

5624722	EDI: JPMORGANCHASE	Jun 18 2024 22:41:00	Saint Cloud, MN 56303 JPMorgan Chase Bank, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
5624723	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 18 2024 18:48:27	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
5624725	^ MEBN	Jun 18 2024 18:38:51	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5624724	^ MEBN	Jun 18 2024 18:39:20	Mariner Finance, 5802 E. Virginia Beach Blvd, Norfolk, VA 23502-2483
5624727	Email/Text: bankruptcies@penncredit.com	Jun 18 2024 18:40:00	PennCredit, 2800 Commerce Drive, Harrisburg, PA 17110
5624728	Email/Text: Bankruptcy.Notices@pnc.com	Jun 18 2024 18:40:00	PNC Bank, 300 5th Avenue, Pittsburgh, PA 15222
5624729	EDI: PRA.COM	Jun 18 2024 22:41:00	Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5624732	+ EDI: SYNC	Jun 18 2024 22:41:00	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5624733	+ Email/Text: jcissell@bankofmissouri.com	Jun 18 2024 18:40:00	The Bank of Missouri, 216 W 2nds St. TBOM Milestone, Dixon, MO 65459-8048

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5624749	*+	Berwick Hospital, 701 East 16th St., Berwick, PA 18603-2397
5624750	*+	Berwick Hospital Center, 701 East 16th St., Berwick, PA 18603-2397
5624751	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5624752	*+	Columbia County Tax Claim Bureau, PO Box 380, 11 West Main St., Almedia, PA 17815-1702
5624754	*+	Comenity Bank, 3075 Loyalty Circle, PO Box 182789, Columbus, OH 43218-2789
5624753	*+	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5624755	*+	Concora Credit, PO Box 4477, Beaverton, OR 97076-4401
5624756	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, PO Box 15316, Att: CMS/Prod Develop, Wilmington, DE 19850
5624757	*+	Financial Recovery Services, Inc., PO Box 21405, Saint Paul, MN 55121-0405
5624758	*+	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5624759	*+	First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
5624760	*+	Geisinger, PO Box 983154, Boston, MA 02298-3154
5624761	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
5624762	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JPMorgan Chase Bank, 301 N. Walnut St., Floor 09, Wilmington, DE 19801
5624763	*+	LVNV Funding, LLC, 55 Beattie Place, Greenville, SC 29601-2165
5624765	*+	MRS BPO, LLC, 1930 Olney Ave., Cherry Hill, NJ 08003-2016
5624764	*+	Mariner Finance, 5802 E. Virginia Beach Blvd, Norfolk, VA 23502-2483
5624766	*+	NASA Federal Credit Union, 4705 Queensbury Road, Riverdale, MD 20737-1920
5624767	*P++	PENN CREDIT CORPORATION, PO BOX 69703, HARRISBURG PA 17106-9703, address filed with court:, PennCredit, 2800 Commerce Drive, Harrisburg, PA 17110
5624768	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 300 5th Avenue, Pittsburgh, PA 15222
5624769	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, 120 Corporate Blvd, Norfolk, VA 23502
5624730	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5624770	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
5624771	*+	Scott & Associates, P.C., 6 Kacey Ct., Suite 203, Mechanicsburg, PA 17055-9237
5624772	*+	Synchrony Bank, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5624773	*+	The Bank of Missouri, 216 W 2nds St. TBOM Milestone, Dixon, MO 65459-8048

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2024 at the address(es) listed below:

Name	Email Address
Brett Freeman	on behalf of Debtor 1 Lori Ann Neeb brett@freeman.law brettfreemanecf@gmail.com;shannon@freeman.law;bmf153@recap.email
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfcbis.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Lori Ann Neeb Social Security number or ITIN: xxx-xx-2174
First Name Middle Name Last Name EIN: -------
Debtor 2: Social Security number or ITIN: ----
(Spouse, if filing) First Name Middle Name Last Name EIN: -------
United States Bankruptcy Court: Middle District of Pennsylvania Date case filed for chapter: 7 6/17/24
Case number: 5:24-bk-01501-MJC

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lori Ann Neeb	
2. All other names used in the last 8 years		
3. Address	2 Ridgewood Drive Bloomsburg, PA 17815	
4. Debtor's attorney Name and address	Brett Freeman Freeman Law 606 Hamlin Highway Suite 2 Lake Ariel, PA 18436	Contact phone 570-589-0010 Email: brett@freeman.law
5. Bankruptcy trustee Name and address	Jill E. Durkin Durkin Law, LLC 401 Marshbrook Road Factoryville, PA 18419	Contact phone 570-881-4158 Email: jilldurkinesq@gmail.com

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

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Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 6/18/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 23, 2024 at 08:45 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 819 597 0379, Click on Join using passcode 6228655530, or call 1-272-239-0678 For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: </div> <div> Filing deadline: 9/21/24 </div> <div> You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). </div> <div> You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <hr/> <div> Deadline to object to exemptions: </div> <div> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> <div> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	